Certificate Number: 12433-PAM-DE-039474148

Bankruptcy Case Number: 20-00762



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 22, 2025, at 4:09 o'clock PM EDT, Wendy M. Kling completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: March 24, 2025 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: <u>Teacher</u>